Certificate Number: 05781-PAE-DE-037403846

Bankruptcy Case Number: 18-11503



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on May 4, 2023, at 3:23 o'clock PM PDT, Arnold Sapp completed a course on personal financial management given by telephone by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: May 4, 2023 By: /s/Allison M Geving

Name: Allison M Geving

Title: President